

## **RECORDS : Document Recording**

### **Philadelphia County Document Recording Requirements**

Click below for version of brochures that summarize rules, regulations, and helpful hints for recording documents in the City of Philadelphia

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1. A document must be typed, legible and capable of photographic reproduction. All corrections must be initialed by proper authorities.
2. The document must be dated. The acknowledgment date should not predate the date of execution of the document by the party whose signature is acknowledged.
3. The document must be for Philadelphia property and contain a metes-and-bounds description as well as the street address of the property referred to in the document.
4. The document must have the names of all parties typed in the OR and EE captions.
5. The names in the OR caption, the execution and the acknowledgment must conform with each other.
6. In the case of a conveyance by a corporation, partnership, or any entity other than an individual, a properly authorized officer is required to execute the document.
7. Corporate Executions If a conveyance is by a corporation, execution is usually affixed by the president or vice-president and secretary/assistant secretary or treasurer/assistant treasurer of the corporation. When other officers or agents execute the document, a resolution or power of attorney must accompany the document authorizing the officer to execute on behalf of the corporation.
8. The document must have a formal acknowledgment (not sworn and subscribed) by a notary public, and must include the following: state and county; date (should not predate the document date); name of individual, corporate or authorized officer appearing; notary signature, notary stamp (where applicable), and expiration date. Instead of a notary public, the acknowledging officer may be an alderman, attorney, attorney who acts as a subscribing witness to the person who executed the document, judge/clerk of any court (or deputy), commissioner of deeds, justice of the peace, magistrate, military officer (commissioned), prothonotary (deputy), recorder of deeds (deputy). The acknowledgement may be made outside of the United States before a commercial attaché or consular agent of the United States accredited to the country where the acknowledgement is made or ambassador, consul (consul general or vice consul), counselor to or secretary of a legation, judge/clerk of any foreign court, minister, or charge d'affairs.
9. All deeds must have the grantee's address certified by the grantee or designee.
10. All mortgages and assignments of mortgage must have a certificate signed by the mortgagee, assignee or person entitled to interest, or a duly authorized attorney or agent, stating the precise residence of such mortgagee, assignee or person entitled to interest.
11. The consideration stated must be total and complete. The required written amount must match the numerical amount. If the consideration is not stated in total on the face of the document, it must either be stated or explained on the Philadelphia Realty Transfer Tax Certification and the State's Realty Transfer Tax Statement of Value form. If claiming an exemption from the transfer tax, the reason for exemption should be stated on these forms.
12. Deeds must be accompanied by all applicable transfer taxes (unless exempted) and completed City and State transfer tax certifications (the City certification is required in duplicate).
13. Payment of the City transfer tax, the State transfer tax, and all applicable recording fees must be made by separate checks. Each deed requires separate checks in the correct amounts for the applicable transfer taxes. For the State tax, the check must be payable to the Commonwealth of Pennsylvania. The check for the City tax must be payable to the City of Philadelphia.
14. Satisfaction of Mortgage

Effective 2/7/03, when a satisfaction of mortgage is submitted, the City of Philadelphia does **not** require: 1) The original mortgage; 2) An image of the first page of the original mortgage; or, 3) A validation fee.

Effective 9/28/04, It is not necessary to include a legal description on Satisfaction of Mortgage documents submitted for recording. However, please be sure to include a complete street address and, when necessary, such other description that will adequately describe the property.

Note: The City would not be able to make a determination as to when an address alone would not be sufficient to describe the property. If for some reason you determine that an address would be insufficient, it is recommended that a legal description be attached

15. In order to release property from the lien of a mortgage of record, a Release-of-Mortgage form is required.

16. Each document must comply with six technical requirements: Instruments must be legible and suitable for imaging. Each page of an instrument must be 8.5 inches by 11 inches unfolded. Pages must be printed on one side only. Margins. First page, 3-inch margin at the top with the left hand containing "Prepared by" and "Return to" party name, address and telephone number and a 1-inch margin on the other sides. All other pages, 1-inch margin on all sides. All pages, including attachments, must be numbered sequentially. All information required for recording purposes must be at least 10-point font in size and printed in black ink. Handwritten information is not acceptable.

Paper stock must be 20-pound opaque stock in white or off-white.

Note: If you do not understand these requirements, or if you need legal advice, please seek advice from your lawyer. If you do not have a lawyer and do not know how to get one, contact the Philadelphia Lawyer Referral and Information Service at 215-238-6333.

### **Customer Service Standards**

Documents will be recorded within two to three working days.

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